

16695



Date

Sample  
123 Main St  
City, State Zip

***RE: Important Security Notification. Please read this entire letter.***

Dear Sir or Madam:

We are writing to inform you of an incident that occurred in January 2020 through February of 2020. Federated Group became aware of this incident on or around February 18, 2020. We take this incident very seriously and are providing you with information, as well as access to resources, so that you can better protect against the possibility of misuse of your personal information.

While we have no information to suggest that any information was misused during this compromise, we are providing this notification to you out of an abundance of caution and so that you may diligently monitor your accounts. We take great care in the security of our technology systems, and regret that this incident has occurred.

**What We are Doing:**

Federated Group has taken every step necessary to address the incident, and is committed to fully protecting all of the information that you have entrusted to us. We have already taken steps to fix the issue and strengthen our systems, and will continue to do so throughout this response process and beyond. Upon learning of this incident, we immediately took actionable steps to secure the affected account, which includes implementing additional security measures.

**Credit Monitoring:**

As a safeguard, Federated Group will reimburse you for online credit monitoring services (*Norton LifeLock*) for eighteen (18) months provided by Symantec. Once purchased, please submit an expense report for reimbursement. Additional information regarding LifeLock's services and enrollment are included with this letter.

**What You Can Do:**

We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please contact your financial

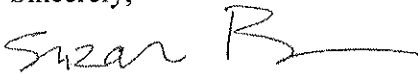
institution. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

**For More Information:**

Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (847) 632-8414.

We value your business and sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,

A handwritten signature in cursive script, appearing to read "Suzan R.", with a long horizontal flourish extending to the right.

Suzan Creatore  
Human Resources Director

## ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

Norton LifeLock provides you with the following key features:

- USPS Address Change Verification
- LifeLock Privacy Monitor
- SSN and Credit Alerts
- One-Bureau Credit Monitoring
- Dark Web Monitoring
- Million Dollar Protection Package<sup>1</sup>

### **How to Enroll: You can sign up online**

- To enroll in this service, go to the *LifeLock* website at [www.lifelock.com](http://www.lifelock.com) and, click “Start Membership” and follow the steps provided.
- Federated Group will cover the full cost of your first year of coverage.
- Once you have registered with LifeLock, provide Federated Group with proof of payment for reimbursement.

Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a valid Social Security number. Enrolling in this service will not affect your credit score.

### ➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax, Consumer Fraud Division  
P.O. Box 105069, Atlanta, GA 30348 Phone: 1.800.525.6285  
[www.equifax.com](http://www.equifax.com)

Experian, National Consumer Assistance  
P.O. Box 1017, Allen, TX 75013 Phone: 1.888.397.3742  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Victim Assistance Department  
P.O. Box 6790, Fullerton, CA 92834  
Phone: 1.800.680.7289  
[www.transunion.com](http://www.transunion.com)

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<sup>1</sup> Up to \$25,000 for Stolen Funds Reimbursement, up to \$25,000 for Personal Expense Compensation and up to \$1 Million for Coverage for Lawyers and Experts

## ➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with any new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting agencies. You should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with; and shredding receipts, statements, and other sensitive information. Remain vigilant by reviewing account statements and monitoring credit reports.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **BE AWARE OF SUSPICIOUS ACTIVITY INVOLVING YOUR HEALTH INSURANCE**

Contact your healthcare provider if bills do not arrive when expected, and review your Explanation of Benefit forms to check for irregularities or suspicious activity. You can also contact your health insurance company to notify them of possible medical identity theft or ask for a new account number.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. Additionally, any suspected identity theft should be reported to law enforcement, including your state Attorney General and the Federal Trade Commission.

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.

- The Federal Trade Commission has an identity theft hotline: 1-877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). For Mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, DC 20580.